

Information to identify the case:

Debtor 1	William M Carlsen III		Social Security number or ITIN xxx-xx-2627
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 12-27036-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William M Carlsen III

2/13/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
William M Carlsen, III
Debtor

Case No. 12-27036-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: Feb 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2018.

db	+William M Carlsen, III, 2215 5th Street, Atco, NJ 08004-1715
cr	+Wilmington Savings Fund Society, FSB, d/b/a Christ, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
515295673	+314 S Franklin St., 2nd Floor, Titusville, PA 16354-2168
515295674	+314 S Franklin St., 2nd Floor, Titusville, PA 16354, 314 S Franklin St., 2nd Floor, Titusville, PA 16354-2168
513188158	++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: Citiifinancial, 300 Saint Paul Place, Baltimore, MD 21202)
513188157	+Chase, P.O. Box 7090, Mesa, AZ 85216-7090
516924599	+Fay Servicing, LLC, 440 S. LaSalle Street, Ste. 2000, Chicago, IL 60605-5011
516924600	+Fay Servicing, LLC, 440 S. LaSalle Street, Ste. 2000, Chicago, IL 60605, Fay Servicing, LLC, 440 S. LaSalle Street 60605-5011
517020922	+Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
517160581	+Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006, Fay Servicing, LLC, 3000 Kellway Dr. 75006-3357
513188161	Waterford Township EMS Inc., C/O DM Medical Box 1016, Voorhees, NJ 08043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 13 2018 23:15:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 13 2018 23:15:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513271069	EDI: AIS.COM Feb 13 2018 22:48:00 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
513254038	EDI: AIS.COM Feb 13 2018 22:48:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
513188156	EDI: BANKAMER.COM Feb 13 2018 22:48:00 Bank Of America, PO Box 15222, Willmington, DE 19886-5222
513440987	+EDI: BANKAMER.COM Feb 13 2018 22:48:00 Bank of America, N.A., Bankruptcy Department, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
513440986	+EDI: BANKAMER.COM Feb 13 2018 22:48:00 Bank of America, N.A., Bankruptcy Department, Mail Stop CA6-919, 400 National Way, Simi Valley, CA 93065-6414
513337353	EDI: CAPITALONE.COM Feb 13 2018 22:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
513213964	+E-mail/Text: bankruptcy@cavps.com Feb 13 2018 23:15:53 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
513188159	+EDI: MID8.COM Feb 13 2018 22:48:00 Midland Funding LLC, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
513213719	EDI: RECOVERYCORP.COM Feb 13 2018 22:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
513188162	EDI: WFFC.COM Feb 13 2018 22:48:00 Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517160580*	+Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
513188160	##+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue Suite 403, Roseland, NJ 07068-1787

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Feb 13, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2018 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners, LLC, its Trustee Charlesj@w-legal.com, BNCmail@w-legal.com
Charles H. Jeanfreau on behalf of Creditor BSI Finanical Services Charlesj@w-legal.com, BNCmail@w-legal.com
Elizabeth L. Wassall on behalf of Creditor Ventures Trust 2013-I-H-R vbarber@udren.com, ewassall@udren.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Justin Plean on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Kevin M. Butterly on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust kevinbuttery@gmail.com
Kimberly A. Wilson on behalf of Debtor William M Carlsen, III wilson.schroedinger@comcast.net
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust rsolarz@kmllawgroup.com
Veroneque Annette Theresa Blake on behalf of Creditor BSI Finanical Services vblake@udren.com, vbarber@udren.com
William M. E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirkn.com
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirkn.com
TOTAL: 13